

Message from the Regional Administrator

This has been a record breaking year for SBA. We have touched more businesses with technical assistance, training, access to capital and procurement assistance than ever before.



These are the tangible results of the hard work and determination by a dedicated SBA team. That hard work is paying off in the form of job creation and needed stimulus to insure continued economic recovery. But even greater opportunities to demonstrate the significance of SBA's role in small business development remain ahead. I have every confidence that we are ready for the charge.

As we move into Fiscal Year 2004 with its new challenges and possibilities, the "essential" word will be "excellence;" excellence in our individual performance, excellence in our customer service and excellence in how we impact the economy and create jobs. Each of us has the ability to achieve excellence. Now is the time to demonstrate that ability.

We are all aware that over the next few months, the agency will be experiencing organizational shifts that in some cases will require changes at the district level. As frustrating and difficult as this may be in the short term, I share the belief that SBA's future depends upon our streamlining operations, becoming even more customer centric and operating more efficiently within our budgetary limitations.

We can and must remain focused on our mission and the real difference we make in the lives of thousands of individuals, both entrepreneurs and those who are employed by the small businesses we help create.



Nuby

Region IV Defines Excellence

In anticipation of the September Management Conference in Washington, districts were asked to define "excellence" as it is demonstrated in their individual offices and to cite examples of best practices illustrating their definition. During the conference, the regional administrator was chosen to present a report on how the Region IV offices responded to the question and discuss the unique things each is doing to promote outstanding achievement within their offices. Only two regions were selected to make presentations.

Using the seven essential behaviors of leadership as defined in Execution, The Discipline of Getting Things Done by Larry Bossidy and Ram Charan, each office described excellence in terms of its own operations. Execution has been cited by Administrator Barreto and other agency leaders as a blueprint for management practices being employed within the agency.

The seven elements are:

- Know your people and your business
- Insist on realism
- Set clear goals and priorities
- Follow through
- Reward the doers
- Expand people's capabilities
- Know yourself



Across the Region, effective communications surface as the defining element for excellence and the basis for almost every best practice reported by district directors. At the regional level, effective internal communications continues to be among the regional administrator's top priorities and has been the focus of field visits, district directors' meetings and the quarterly newsletter.

Likewise, district directors cite communications, both up and
See Excellence on Page 7

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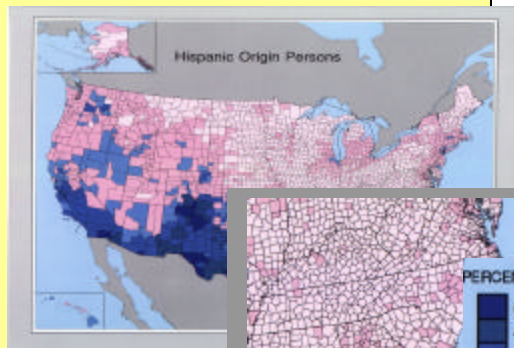
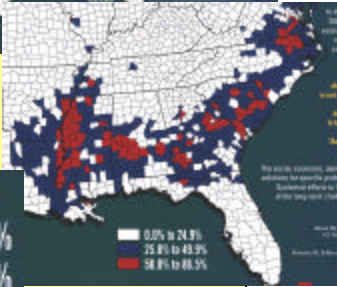
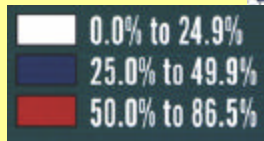
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WHO LIVES IN REGION IV?

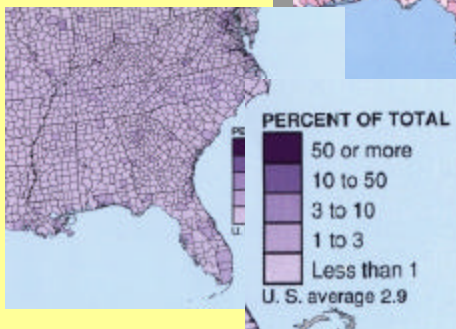
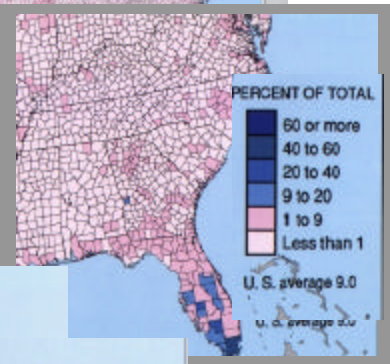
US Demographic Maps



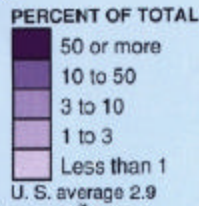
African American



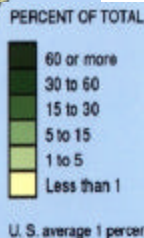
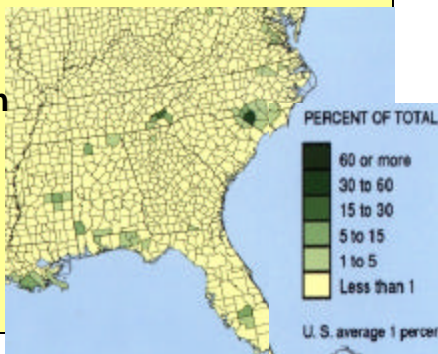
Hispanic



Asian and Pacific Islanders



Native American



The face of the South is changing and along with it the face of small business. How we reshape the agency's marketing efforts to more effectively reach every segment of the population with shrinking marketing dollars is a challenge faced by every office. The question will become increasingly more important as transformed, marketing centric offices seek results oriented activities with the expectation of measurable outcomes.

The realization that marketing is no longer a one-size-fits-all game and that our strategies need to be as diverse as our population has been a giant step forward. Being effective in today's marketplace requires tailored messages for each segment of the market. We only have to look to commercial advertising to see the different approaches national ad campaigns take to attract consumers by region and by demographic.

Like the rest of America, demographic shifts in the South are bringing new cultures and traditions to what was previously a fairly static population base of non-Hispanic white and African Americans. The explosion of immigrants from Mexico, Central and South America has already altered the national political and economic landscape as Hispanics have become America's largest minority population. Yet districts, many with historically large African American populations, continue to find achieving meaningful impact within the African American business community a challenge.

The southern black belt, referring to the band of counties starting in southeastern Virginia and extending south and west to the Mississippi River, refers to the density of African American population in parts of North and South Carolina, Georgia, Alabama and Mississippi. While each of these states has seen the election of African Americans to local, state and national offices, small gains in the number of black owned businesses, and the growth of wealth within the African American community, we are far from reaching this population with a proportionate share of our training, technical assistance and guaranteed capital programs.

The latest U.S. Census figures estimate that the total African American population in the eight states comprising Region IV at 21 percent,

[See Demographics on page 7](#)

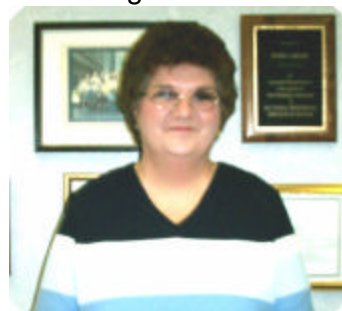
Staff Profile

Penney Melton Keeps Mississippi On-line and In-line

Contributed by Gary Reed, Mississippi PIO

Penney Melton is fondly called “Nickel” or “Dime” by many coworkers because she appears to do the work of multiple people. As the Mississippi Information Technology Specialist, Penney supports information technology systems and serves as the Network Administrator for the Mississippi District Office, Gulfport Branch Office and the soon-to-open, Mississippi e-Center Business Information Center. Penney also serves as Field Office Security Officer and is responsible for technology training, in-house program software development and Web development for the Mississippi Home Page.

Penney’s government career began in 1971 as an addressograph operator for the Veteran Administration Medical Center. In 1987 she transferred to SBA as a Business Development Technician. In 1991 she became a Supervisory Computer Assistant, and then changed to Computer Specialist when the Local Area Network was installed in 1993.



Penney admits that her path to her current position is a less traveled one. “I’ve never had any formal computer training, but with mentoring from Andre Travis, Field Information Technology Specialist, I have the knowledge and skills to perform my duties,” she said. “Because of the support and recognition from my District Director, Janita R. Stewart, I have obtained the confidence, commitment, and dependability needed to get the job done.”

According to Penney, luck is the best kept secret of her job. “Sometimes I will troubleshoot something and not know what I did right, but I’ve fixed the problem anyway,” she said. “Meanwhile, some folks think I have performed a magical feat!” She recalls having one particular problem where magic dust would have come in handy. “I was bound and determined to figure out the problem,” she said. “It required a great deal of determination, but finally, after six weeks of Internet research and continued trial and error, I discovered the solution.”

Penney and her husband of 25 years, Terry, live in Brandon, Mississippi. An avid gardener, swimmer and reader, Penney is a member of the Central MS Bariatric Support Group, past Webelo Leader in the Boy Scouts, and an avid grandmother. She also takes pleasure in helping friends with their computer problems. The couple has two sons, T.J. and Corey, and three granddaughters, Cindy, Andrea, and Mallory.

FY 2004 Region IV District Office Goals

District	7(a)	Micro	504	TEAM	Vets	IT	MMA	MME	8(a) T	SS	ED
Ga.	2140	39	161	1501	180	28	1350	4	4	20	36407
S. Fla.	3357	216	322	3037	237	96	1950	4	4	24	59222
Ky.	819	63	60	623	72	11	825	4	4	16	19140
Ala.	685	23	113	535	79	10	825	4	4	16	19433
N.C.	1563	83	153	1113	138	29	1300	4	4	20	29863
S.C.	795	18	79	569	85	12	1100	4	4	16	17124
Miss.	791	8	42	657	61	19	450	4	4	12	11835
Tenn.	1043	36	103	735	98	16	1325	4	4	20	27785
N. Fla.	1488	37	113	1009	148	19	825	4	4	16	26500

MMA – Government Contracting Matchmaking Appointments

SS – Success Stories

MME – Government Contracting Events

ED – Counseling and Training

8(a) T – 8(a) Training

REGION IV BUSINESSES INDUCTED INTO SBA HALL OF FAME

Five Region IV companies were among 23 businesses inducted into the newly created SBA Hall of Fame. Each honoree has an inspiring story of a small business grown into a successful enterprise with the help of one or more of SBA's procurement, technical assistance, or capital access programs.

Federal Express – Tennessee

In 1965, Yale University undergraduate Frederick W. Smith wrote a term paper about the passenger route systems used by most airfreight shippers. Out of that academic exercise, Federal Express was born in June 1971. The U.S. Small Business Administration Small Business Investment Company program played a significant role by supplying a portion of the financing needed by Federal Express in its start-up year.

Today, FedEx Corp., with annual revenues of more than \$23 billion, operates the world's largest all-cargo airline with 640 aircraft, has 218,000 employees worldwide, and delivers 5.3 million shipments a day to 215 countries.

Manufacturing Technology - Florida

As a child growing up in Taipei, Taiwan, Paul Hsu dreamed of becoming a chang Jaing, (general manager of a plant.) His dream came true with the establishment of MTI in 1984. Promising Chinese food now and payment later, he enlisted a group of engineer friends to help secure a Department of the Navy contract. He then discovered SBA and obtained both financing for the project and assistance through the 8(a) program as well.

With annual revenues approaching \$42 million and 450 employees, MTI built its niche in the military electronics field as the "go-to" company for out-of-production electronic parts.

El Dorado Furniture - Florida

El Dorado Furniture was born in 1966 when Manuel Capó, a furniture maker, and his two sons fled Cuba on a small boat they nicknamed "El Dorado." Arriving first in Mexico, they entered the United States as political refugees. Within seven months the Capó family began manufacturing furniture, and with the help of a \$10,000 SBA loan opened their first store in the heart of the Little Havana community in Miami. Today, El Dorado Furniture owns and operates six retail stores in Miami-Dade County and two



in Broward County. With 700 employees, El Dorado ranks as the number one Hispanic furniture retailer in the United States.

Outback Steakhouse - Florida

In February 1990, Outback Steakhouse had been in business about 2 ½ years, employed approximately 300 people, and had a net worth of less than \$2 million. That year, a U.S. Small Business Administration-backed Small Business Investment Company provided \$151,000 for use as working capital.

Today Outback Steakhouse Inc. is one of the most successful restaurant chains in the United States, employing more than 60,000 people worldwide and posting gross revenues of \$2.3 billion at the end of 2002.

Special Recognition

And Thanks

Lynn Douthett, lead EDS in South Florida for her exceptional work while on detail to the North Carolina District Office and to **Pancho Marrero**, South Florida DD and **Lee Cornelison**, N.C. DD for their inter-office cooperation that made Lynn's detail possible.

Ed Fleetwood for his research and recommendations concerning the SBA Help Desk while on detail to the regional office.

Members of the SBA Answer Desk Task Force **Allegra McCullough**, Region III Administrator, **Judith Roussel**, Acting Region V Administrator, **Lee Cornelison**, North Carolina District Director, **Ed Fleetwood**, N. C. District Office, **Nuby Fowler**, Region IV Administrator, **David Perry**, Region IV Communications Director

Trivia Quiz

690 employees and business owners responded to questions about what wastes their time.

1. From 1-4 how did the following time wasters rank?
 - a. Customer request, service, complaints
 - b. Paperwork/ administrative task
 - c. Computer equipment problems
 - d. Phone calls/interruptions
2. Among those things considered within the individual's control, which of these was not listed by respondents as something that got in the way of productivity?
 - a. Socializing/gossip/breaks/calls to friends
 - b. Procrastination
 - c. Lack of focus/not prioritizing
 - d. Arriving late/departing early from work.
3. In a separate survey, professionals were asked how many hours they spend on certain work activity during a normal work week. Match the activity to the number of hours per week stated by respondents

a. Administrative Paperwork	w. 1.3
b. Time Planning/Strategizing	x. 1.8
c. Lunch, Breaks, Personal Business	y. 5.1
d. Handling mail	z. 4.4
4. According to a recent survey of Americans, what is the average number of years a person will spend on each of the following in their life time?

a. Sleep	c. Religion	e. Leisure
b. Work	d. Eating	f. Illness

Answers and sources on page 7

**To submit articles for
Inside Region IV,
please email**

**David Perry, Regional
Communications Director at
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Empower Yourself Through Time Management

It is 5:30 P.M and your workday is nearly over; you are wrapping up a couple of final things before leaving the office when you realize that you have not yet begun the report that is due tomorrow; you still have 10 unanswered phone calls and 20 emails and you have a planning meeting scheduled for 8:00 AM the next day.

Where did your time go? What did you really accomplish today, or yesterday, or for that matter what have you really accomplished this week? You sure were busy, but you just seem to be constantly behind the eight ball, struggling to manage the flow of work and drowning in the paper mountain heaped on your desk.

WHEN WILL IT STOP? Most likely it never will. WHAT CAN YOU DO? Organizing yourself to set goals, managing priorities and avoiding time burners can positively impact your efficiency at work and improve your life outside the office as well.

No matter what your position, your area of responsibility, or your level of authority, experts advise that by using a few simple time tested methods of organization and self management, you can achieve amazing results and become a person who is excellent at their life pursuits.

"Don't say you don't have enough time. You have exactly the same number of hours per day that were given to Helen Keller, Pasteur, Michelangelo, Mother Teresa, Leonardo da Vinci, Thomas Jefferson, and Albert Einstein."
— H. Jackson Brown

Know yourself: What motivates you? What do you like and dislike? Know your talents and weaknesses and learn to concentrate on your strengths. If you know yourself you are more likely to either turn your current job into something you like or move yourself toward doing something you really enjoy. Everyone is more efficient if they love what they do.

See: Time Management on page 6

Is your business ready for some football?

Contributed by Lola Kress, North Florida PIO

The Jacksonville, Florida Super Bowl Host Committee will soon offer an on-line application to certify minority and women owned businesses interested in contracts with the NFL and/or their corporate sponsors during Super Bowl XXXIX. The Super Bowl will be held in Jacksonville on February 6, 2005. Items that will be in particular demand will include: flowers, ice, balloons, port-o-lets, transportation, gift baskets, janitorial services, painters, printing, entertainment, etc. Once up and running a firm will be able to visit the Jacksonville Super Bowl web-site at www.jacksonvillesuperbowl.com to register and be included in the guide that will be available next year to the NFL and corporate sponsors.



Time Management Techniques

Continued from page 5

Set Goals: Spend time setting both personal and professional goals. Your list should include short term, quickly achievable goals and more difficult 1, 3, 5 and even 10 year goals. You may decide that you want to retire at 55, earn that college degree or be a consistently outstanding performer at work. First, commit these goals to paper then break down the more difficult goals into tasks. Taking an incremental approach to major goals gives you a process to follow and makes them less daunting. You may also consider breaking goals down into areas such as artistic pursuits, athletic accomplishments, financial targets, professional achievements, etc.



Develop a system for recording activities and plans: For example, you may want to keep a three ring binder that will house your list of goals, your personal and work to-do list, your appointments, phone numbers, etc. By having a single location for all your tasks, you avoid the pitfall of sticky notes that get lost, phone numbers on napkins and forgotten appointments.

Understand how to be excellent: Concentrate on the right things. Find out what is important in your job, and what priorities and deadlines exist. Make sure you and your boss have the same understanding about your performance expectations and areas of responsibility. What are you supposed to accomplish? What are the measures of success? If you are uncertain, ask. Don't wait for a negative rating or reprimand to find out that you are following the wrong path.

Action list: Keep a running list of those things you must do to avoid serious consequences: for example, filing your taxes, completing proposals that can impact the operation of your office or

division, or completing your annual self-assessment timely. Don't over list and don't include the routine. If your normal duties involve loan processing, you really don't need to include "process loans" on your list. Once you have your list, prioritize. Look at each item and ask what the consequences are if you don't get this done. If the answer is that you or someone else will be seriously impacted it is an "A". If the impact is not serious, it is a "B". Focus on completing your "A" list before tackling the "B" list.

Daily Action list: *You can call them to-do-list.* You should take a few minutes at the end of each day to develop a list of to-do's for the next day. Having your action list prepared the night

before will jump start your day. Keep your list short and accomplishable. For more complex tasks, break them down into smaller increments and identify things that can be delegated, either to subordinates, superiors, or co-workers.

Learning to "manage up" is a skill that will help you organize yourself by organizing your manager and can win you kudos for performance. Don't forget to build in 5 or 10 minutes a couple of times a day to check on your children, catch-up with a co-worker or call to set up that overdue service on your car. Everyone needs some personal time, just remember to keep it reasonable.



Don't shuffle paper: Handle mail, email and other requests immediately. Either delegate (up, down or laterally), take care of it or discard it. Handling paper over and over wastes time and keeps you from your "A" list. It is helpful to set aside specific times each day to respond to emails and letters and specific times to make and return phone calls. Doing so gives you stretches of time you can use to concentrate on your primary task.

Three Pitfalls to Time Management

Poor planning: Failing to implement a good process for setting goals and planning is a short path to frustration. Set realistic goals and plan for success

Procrastination: Things you put off today never go away. The consequences of not getting the job done can be devastating.

Perfectionism: Be excellent, but remember no one is perfect. If you are not comfortable with a work product and can't move on, take a break from it and give to a colleague to review.

Demographics

Continued from page 3

basically unchanged since the 2000 census. During the same period, Hispanics grew to 8% of the population, a 13% increase since 2000.

Lending to both Hispanic and African Americans has seen significant increases in 2003, reflecting the on going work to develop and build on sustained relationships with African American and Hispanic business and community leaders.

Other population groups including Asian and Native Americans have seen modest increases in lending and women have seen a healthy increase this year over 2002.

Our challenge going forward is to continue working with community leaders from all segments, to seek their input on how best to reach these divergent communities and not to fall into the mind set that minority populations are any more monolithic than other demographic groups.

Understanding who we are and the unique cultures that make up our customer base is the first and most important step to developing an effective marketing strategy.

Number of loans per designated group Region IV	FY 2002	FY 2003 9/24/03
African American	447	908
Hispanic	525	1,163
Asian American	804	910
Native American	66	96
Women	1,445	2,170

Excellence

Continued from page 1

down the chain of authority, as their top strategy for effective management. Districts within the region also reported variations of the same practices.

The report of best practices included:

- Regular and open staff meetings
- Confronting "grapevine" rumors head on
- Developing in-house low or no cost training
- Recognizing people for their accomplishments
- Reviewing strategic plans in relation to goals
- Development of inter-agency cooperatives
- Leveraging resources through partnerships
- Celebrating office successes
- Management and division planning retreats
- Mystery customer program to monitor service
- Seek feed back from staff and react positively to suggestion
- Focus on customer service, keeping promises and providing follow-through

Answers to Trivia Quiz

1. 1. b. Paper work/ administrative task
 2. a. Customer request, service, complaints
 3. d. Phone calls/interruptions
 4. c. Computer equipment problems
 2. d. Arriving Late/departing early from work
 3. Administrative paperwork – 5.1, Time Planning/Strategizing - 1.3
Lunch, Breaks, Personal Business – 4.4, Handling Mail – 1.8
 4. Sleep- 23, Work-19, Religion- 1, Eating – 6, Leisure – 9, Illness - 3
- Sources include getmoredone.com:

Mark Your Calendars

October 1 Fiscal Year 04 begins
October 13 Columbus Day Holiday
November 11 Veterans Day Holiday
November 16 National Boss Day
November 26 Last day to have use or lose annual leave and comp-time scheduled and approved
November 27 Thanksgiving

January 10 – Last day of leave year



PHOTO FILE



Nuby Fowler speaks at the Georgia MED Week Luncheon



Region IV hosted a JAAMs financial workshop in Atlanta



Frederick Anderson of Warner Robins AFB meets with Latha Ganeshan, President/CEO and Paul Robinson, Director of Business Development at Datum Software Inc., of Norcross, Georgia at a recent 8(a) matchmaker event in Atlanta



Administrator Barretto, and North Florida DD Willie Gonzalez (right) with Dr. Paul Hsu, SBA Regulatory Fairness Board Member and Hall of Fame inductee at the NECE Conference.



North Florida's Ed Phillips and Donna Padgug at a MED Week Trade Fair



Kentucky Acting DD Linda Ritter and Nuby Fowler recognize Kentucky Small Business Week Winners



North Carolina SBA Staff and guests participate in two days of activities commemorating SBA's 50th Anniversary.



Nuby Fowler with Dekalb County, Georgia Officials presenting a proclamation recognizing her career long commitment to the development of small business

Got a shot to share, send it to david.perry@sba.gov along with a description of the picture.